

91. (new) The computer system of claim 90 where swaps of client risks are completed in an automated fashion.

## **IN THE BIBLIOGRAPHY**

The Applicant respectfully requests the Examiner to enter the following amendment: delete the bibliography.

## **REMARKS**

The Applicant respectfully requests consideration of the present application as amended herewith.

Respectfully submitted,		
Dated:	loff C. Edor	